OIPE JC16 FEB 25 2004 PATENT & TRADEMARK OFFICE

Attorney Docket No.: 16222U-016000US
Client Ref. No.: 3524

PTO/SB/01A (08-03)

DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

Title of Invention	METHOD AND SYSTEM FOR MANAGING REWARD REVERSAL AFTER POSTING

As the below named inventor(s), I/we declare that:

This declaration is directed to:

☐ The attached application, or

☒ Application No. 10/678,030, filed on September 30, 2003,

☐ as amended on _____ (if applicable);

I/we believe that I/we am/are the original and first inventor(s) of the subject matter which is claimed and for which a patent is sought;

I/we have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment specifically referred to above;

I/we acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me/us to be material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT International filing date of the continuation-in-part application.

All statements made herein of my/our own knowledge are true, all statements made herein on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and may jeopardize the validity of the application or any patent issuing thereon.

FULL NAME OF INVENTOR(S)

Inventor 1	Corinne Bortolin	Date:	1/20/04
Signature:	Corinne Bortolin	Citizen of:	United States
Inventor 2	Ayman Hammad	Date:	01/20/04
Signature:	Ayman	Citizen of:	United States
Inventor 3		Date:	
Signature:		Citizen of:	
Inventor 4		Date:	
Signature:		Citizen of:	

☐ Additional inventors are being named on additional form(s) attached hereto.